

electronic money management means for compiling the transaction amount withdrawn from the electronic money through said electronic money terminal, the amount due calculated by the balance due processing means to defer payment of the balance due;

an alternate account reading means for reading account information for an alternate account at the electronic money terminal;

an alternate account querying means for querying a management computer having information on the alternate account for accepting or denying use of the alternate account to credit the portable electronic device; and

an alternate account crediting means for crediting the portable electronic device responsive to the alternate account querying means.

11. (Amended) A transaction method which uses electronic money, comprising the steps of:

subtracting a transaction amount from electronic money contained in an electronic device;

processing a payment of a balance due so that the payment is deferred when the transaction amount exceeds the amount of electronic money contained in the electronic device;

reading account information for an alternate account;

querying a management computer having information on the alternate account to accept or deny use of the alternate account; and

crediting the portable electronic device based on the querying step.

13. (Amended) An electronic money system, comprising:

an electronic money terminal having means for withdrawing a transaction amount from a balance on an electronic device having information storage unit for storing electronic money representing monetary value, and for allowing the payment of any balance due to be deferred when the transaction amount exceeds the balance;

electronic money management means for compiling the transaction amount withdrawn from the balance in the electronic device through said electronic money terminal and an amount of the allowed deferred payment;

an alternate account reading means for reading account information for an alternate account at the electronic money terminal;

an alternate account querying means for querying a management computer having information on the alternate account for accepting or denying use of the alternate account to credit the information storage unit; and

an alternate account crediting means for crediting the information storage unit based on the alternate account querying means.

Cancelled claims.

Please Cancel Claims 20-24 without prejudice or disclaimer of the subject matter therein.

New Claims.

26. (New) A method for executing cashless transactions, the method comprising:

- providing a portable electronic device having a portable device memory that stores a predetermined cash value;
- providing an electronic money terminal having a terminal memory;
- bringing the portable electronic device into electronic communication with the electronic money terminal;
- deducting a value, by the electronic money terminal, that exceeds the predetermined cash value from the portable device memory;
- storing a transaction amount that represents the predetermined cash value in the terminal memory;
- calculating a balance due that represents a difference between the predetermined cash value and the value; and
- storing the balance due in the terminal memory;
- providing an electronic money management system that has a management memory;
- uploading the balance due to the electronic money management system;
- storing the balance due in the management memory;
- collecting a plurality of balances due in the terminal memory;
- uploading the plurality of balances due to the electronic money management system during one upload;

sorting each of the plurality of balances due, at the electronic money management system, according to a time zone in which each balance due was transacted;

deducting fees from each balance due based on respective time zones in which each balance due was transacted to generate respective payment amounts; and

dispatching, from the electronic money management system, payment amounts to the electronic money terminal.

27. (New) A method for executing cashless transactions, the method comprising:
providing a portable electronic device having a portable device memory that stores a predetermined cash value;

providing an electronic money terminal having a terminal memory;

bringing the portable electronic device into electronic communication with the electronic money terminal;

deducting a value, by the electronic money terminal, that exceeds the predetermined cash value from the portable device memory;

storing a transaction amount that represents the predetermined cash value in the terminal memory;

calculating a balance due that represents a difference between the predetermined cash value and the value; and

storing the balance due in the terminal memory;

providing an electronic money management system that has a management memory;

uploading the balance due to the electronic money management system;

storing the balance due in the management memory;

periodically verifying authorization of a credit line for a user bearing the portable electronic device by the electronic money management system;

dispatching an authorization or denial code to the electronic money terminal based on the periodically verifying step;

storing the authorization code or denial code at the electronic money terminal;

and

authorizing or denying execution of the balance due based on the authorization code or denial code stored at the electronic money terminal.

28. (New) The electronic money system according to Claim 1, wherein:
the alternate account reading means reads an account number and a pin number:
the alternate account querying means dispatches the account number and the pin number to the management computer; and
the alternate account crediting means credits the portable electronic device according to verification of the account number and the pin number by the management computer.
29. (New) The transaction method according to Claim 11, further comprising:
reading an account number and a pin number in the reading step:
dispatching the account number and the pin number to the management computer during the querying step; and
crediting the portable electronic device according to verification of the account number and the pin number by the management computer during the crediting step.
30. (New) The electronic money system according to Claim 13, wherein:
the alternate account reading means reads an account number and a pin number:
the alternate account querying means dispatches the account number and the pin number to the management computer; and
the alternate account crediting means credits the information storage unit according to verification of the account number and the pin number by the management computer.

REMARKS

Applicant is in receipt of the detailed Office Action mailed January 30, 2003. Claims 1-22 and 25 are rejected. Claims 1-25 are pending before this amendment. Claims 23 and 24 are allowable if rewritten to include the base claim and intervening claims. Claims 20-24 have been cancelled, and new Claims 26 - 30 have been added. Applicant kindly thanks the Examiner for the allowability of Claims 23 and 24. Applicant requests reconsideration of the remaining claims in view of the following remarks.